



Order Filed on July 5, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

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Attorney for the Debtors-in-Possession

In re:

Marcelo Costa & Marla Perry Martins,

Debtors-in-Possession.

Case No.: **15-21138-CMG**
Chapter 11 Reorganization
Judge: Gravelle
Hearing Date: 04/18/2017

**CONSENT ORDER
IN SETTLEMENT OF OBJECTION TO CASE CLOSING
FILED BY FLAGSTAR BANK FSB**

The relief set forth on the following pages, numbered two (2) through (3) is hereby ORDERED.

DATED: July 5, 2017



Honorable Christine M. Gravelle
United States Bankruptcy Judge

“In re Marcelo D. Costa & Marla Perry Martins”
Chapter 11; Case #15-21138-CMG
CONSENT ORDER IN SETTLEMENT
OF OBJECTION TO CASE CLOSING FILED BY FLAGSTAR BANK FSB

Whereas, the Debtors filed with this Court a Proposed First Modified Plan of Reorganization (the “Plan”) of the Debtor-in-Possession on March 16, 2016, and whereas a Confirmation Order confirming said Plan was entered by this Court on October 11, 2016; and

Whereas, the Clerk of the Court on March 13, 2017 issued a Notice of Intention to Close Case; and whereas, creditor Flagstar Bank FSB on April 11, 2017 filed an Objection to said Notice of Intention to Close Case; and whereas the Debtors-in-Possession on April 18, 2017 filed a Certification with Exhibits and Memorandum of Law, in Support of Case Closing; and

Whereas, the Debtors-in-Possession and Flagstar Bank FSB parties have settled the differences between them and now stipulate and agree to the terms set forth in this Consent Order, and good and sufficient cause showing for the entry of this Order, it is now ordered as follows:

(1) That the confirmed Plan of Reorganization is hereby be modified to provide for treatment of Class 4 to read as follows:

"Class 3: Secured Claim of Flagstar Bank FSB. The Allowed Claims of Class 3 shall consist of all Allowed Secured Claims of Flagstar Bank FSB (“Flagstar Bank”). Flagstar Bank holds a First Mortgage on real property owned by the Debtor(s) at 21 Warren Ave., New Jersey 07204. The Claims of Class 3 shall consist of the Secured Claim of Flagstar Bank, which has been scheduled at \$538,000.00 Flagstar Bank has not filed a Proof of Claim. This Class 3 Creditor shall be deemed to be the holder of an Allowed Secured Claim at the value of the underlying collateral, or \$192,000. Said debt is to be paid outside the Plan in 360 monthly installments (30 years), to be paid at 2.0% interest for Months 1 through 6, and 4.0% interest for months for Months 7 through 360. The payments shall be in the amount of \$1,059.73 per month for

"In re Marcelo D. Costa & Marla Perry Martins"

Chapter 11; Case #15-21138-CMG

CONSENT ORDER IN SETTLEMENT


OF OBJECTION TO CASE CLOSING FILED BY FLAGSTAR BANK FSB

Months 1 through 6, after which point the then-remaining balance of the principal sum due will be \$187,543.10, which sum shall then be amortized and paid over the 354 remaining months at 4.0%, in 354 equal monthly payments of \$903.23 per month, in accord with the Amortization Chart annexed to this Order. **In addition**, the Debtor(s) shall make timely payment of all Property Taxes and Property Insurance premiums when and as due, which Flagstar Bank may at its discretion require to be paid through a monthly escrow payment to be included in each monthly payment. The \$346,0000.00 balance of the Flagstar Bank FSB claim shall be reclassified as a Class 11 General Unsecured Claim. This class is impaired."


(2) That Flagstar Bank FSB withdrew its objection to case closing, and accepts the Plan as modified hereinabove.

(3) The parties, by the signatures of their counsel below, and the signatures of the Debtors-in-Possession below, hereby consent to the form and entry of this Consent Order:


STERN LAVINTHAL
& FRANKENBERG, LLC


/s/ 
Ashley L. Ross, Esq.
Attorney for Flagstar Bank FSB
Date: June 9, 2017

MACIAG LAW, LLC

/s/ 
Thaddeus R. Maciag, Esq.
Attorney for the Debtors-in-Possession
Date: June 27, 2017

We, the Debtors-in-Possession, have read and understand the above consent order in settlement between us and Flagstar Bank FSB, have been ably represented by our attorney who has satisfactorily explained this to us, and by our signatures below we agree and consent to this settlement and the above terms and conditions, and to the entry of this Consent Order:

/s/ 
Marcelo D. Costa.
Debtor-in-Possession
Date: June 26, 2017

/s/ 
Marla Perry Martins
Debtor-in-Possession
June 26, 2017

Principal	Payments per Year
<input type="text" value="192000.00"/>	<input type="text" value="12"/>
Annual Interest Rate	Number of Regular Payments
<input type="text" value="2.0000"/>	<input type="text" value="360"/>
Balloon Payment	Payment Amount
<input type="text" value="-172771.22"/>	<input type="text" value="1059.73"/>

☒ Show Amortization Schedule

	Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
1		739.73	320.00	739.73	320.00	191,260.27
2		740.96	318.77	1,480.69	638.77	190,519.31
3		742.20	317.53	2,222.89	956.30	189,777.11
4		743.43	316.30	2,966.32	1,272.60	189,033.68
5		744.67	315.06	3,710.99	1,587.66	188,289.01
6		745.91	313.82	4,456.90	1,901.48	187,543.10

Principal	Payments per Year
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Annual Interest Rate	Number of Regular Payments
<input type="text" value="4.0000"/>	<input type="text" value="354"/>
Balloon Payment	Payment Amount
<input type="text" value=""/>	<input type="text" value="903.23"/>

☒ Show Amortization Schedule

	Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
1	278.09	625.14	278.09	625.14	625.14	187,265.01
2	279.01	624.22	624.22	557.10	1,249.36	186,986.00
3	279.94	623.29	623.29	837.04	1,872.65	186,706.06
4	280.88	622.35	622.35	1,117.92	2,495.00	186,425.18
5	281.81	621.42	621.42	1,399.73	3,116.42	186,143.37
6	282.75	620.48	620.48	1,682.48	3,736.90	185,860.62
7	283.69	619.54	619.54	1,966.17	4,356.44	185,576.93
8	284.64	618.59	618.59	2,250.81	4,975.03	185,292.29
9	285.59	617.64	617.64	2,536.40	5,592.67	185,006.70
10	286.54	616.69	616.69	2,822.94	6,209.36	184,720.16

Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
11	287.50	615.73	3,110.44	6,825.09	184,432.66
12	288.45	614.78	3,398.89	7,439.87	184,144.21
13	289.42	613.81	3,688.31	8,053.68	183,854.79
14	290.38	612.85	3,978.69	8,666.53	183,564.41
15	291.35	611.88	4,270.04	9,278.41	183,273.06
16	292.32	610.91	4,562.36	9,889.32	182,980.74
17	293.29	609.94	4,855.65	10,499.26	182,687.45
18	294.27	608.96	5,149.92	11,108.22	182,393.18
19	295.25	607.98	5,445.17	11,716.20	182,097.93
20	296.24	606.99	5,741.41	12,323.19	181,801.69
21	297.22	606.01	6,038.63	12,929.20	181,504.47
22	298.22	605.01	6,336.85	13,534.21	181,206.25
23	299.21	604.02	6,636.06	14,138.23	180,907.04
24	300.21	603.02	6,936.27	14,741.25	180,606.83
25	301.21	602.02	7,237.48	15,343.27	180,305.62
26	302.21	601.02	7,539.69	15,944.29	180,003.41
27	303.22	600.01	7,842.91	16,544.30	179,700.19
28	304.23	599.00	8,147.14	17,143.30	179,395.96
29	305.24	597.99	8,452.38	17,741.29	179,090.72
30	306.26	596.97	8,758.64	18,338.26	178,784.46
31	307.28	595.95	9,065.92	18,934.21	178,477.18
32	308.31	594.92	9,374.23	19,529.13	178,168.87
33	309.33	593.90	9,683.56	20,123.03	177,859.54
34	310.36	592.87	9,993.92	20,715.90	177,549.18
35	311.40	591.83	10,305.32	21,307.73	177,237.78
36	312.44	590.79	10,617.76	21,898.52	176,925.34
37	313.48	589.75	10,931.24	22,488.27	176,611.86
38	314.52	588.71	11,245.76	23,076.98	176,297.34
39	315.57	587.66	11,561.33	23,664.64	175,981.77
40	316.62	586.61	11,877.95	24,251.25	175,665.15
41	317.68	585.55	12,195.63	24,836.80	175,347.47
42	318.74	584.49	12,514.37	25,421.29	175,028.73
43	319.80	583.43	12,834.17	26,004.72	174,708.93
44	320.87	582.36	13,155.04	26,587.08	174,388.06
45	321.94	581.29	13,476.98	27,168.37	174,066.12
46	323.01	580.22	13,799.99	27,748.59	173,743.11
47	324.09	579.14	14,124.08	28,327.73	173,419.02
48	325.17	578.06	14,449.25	28,905.79	173,093.85
49	326.25	576.98	14,775.50	29,482.77	172,767.60
50	327.34	575.89	15,102.84	30,058.66	172,440.26
51	328.43	574.80	15,431.27	30,633.46	172,111.83

	Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
52	329.52	573.71	15,760.79	31,207.17	171,782.31	
53	330.62	572.61	16,091.41	31,779.78	171,451.69	
54	331.72	571.51	16,423.13	32,351.29	171,119.97	
55	332.83	570.40	16,755.96	32,921.69	170,787.14	
56	333.94	569.29	17,089.90	33,490.98	170,453.20	
57	335.05	568.18	17,424.95	34,059.16	170,118.15	
58	336.17	567.06	17,761.12	34,626.22	169,781.98	
59	337.29	565.94	18,098.41	35,192.16	169,444.69	
60	338.41	564.82	18,436.82	35,756.98	169,106.28	
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61	339.54	563.69	18,776.36	36,320.67	168,766.74	
62	340.67	562.56	19,117.03	36,883.23	168,426.07	
63	341.81	561.42	19,458.84	37,444.65	168,084.26	
64	342.95	560.28	19,801.79	38,004.93	167,741.31	
65	344.09	559.14	20,145.88	38,564.07	167,397.22	
66	345.24	557.99	20,491.12	39,122.06	167,051.98	
67	346.39	556.84	20,837.51	39,678.90	166,705.59	
68	347.54	555.69	21,185.05	40,234.59	166,358.05	
69	348.70	554.53	21,533.75	40,789.12	166,009.35	
70	349.87	553.36	21,883.62	41,342.48	165,659.48	
71	351.03	552.20	22,234.65	41,894.68	165,308.45	
72	352.20	551.03	22,586.85	42,445.71	164,956.25	
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73	353.38	549.85	22,940.23	42,995.56	164,602.87	
74	354.55	548.68	23,294.78	43,544.24	164,248.32	
75	355.74	547.49	23,650.52	44,091.73	163,892.58	
76	356.92	546.31	24,007.44	44,638.04	163,535.66	
77	358.11	545.12	24,365.55	45,183.16	163,177.55	
78	359.30	543.93	24,724.85	45,727.09	162,818.25	
79	360.50	542.73	25,085.35	46,269.82	162,457.75	
80	361.70	541.53	25,447.05	46,811.35	162,096.05	
81	362.91	540.32	25,809.96	47,351.67	161,733.14	
82	364.12	539.11	26,174.08	47,890.78	161,369.02	
83	365.33	537.90	26,539.41	48,428.68	161,003.69	
84	366.55	536.68	26,905.96	48,965.36	160,637.14	
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85	367.77	535.46	27,273.73	49,500.82	160,269.37	
86	369.00	534.23	27,642.73	50,035.05	159,900.37	
87	370.23	533.00	28,012.96	50,568.05	159,530.14	
88	371.46	531.77	28,384.42	51,099.82	159,158.68	
89	372.70	530.53	28,757.12	51,630.35	158,785.98	
90	373.94	529.29	29,131.06	52,159.64	158,412.04	
91	375.19	528.04	29,506.25	52,687.68	158,036.85	
92	376.44	526.79	29,882.69	53,214.47	157,660.41	
93	377.70	525.53	30,260.39	53,740.00	157,282.71	

	Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
94	378.95	524.28	30,639.34	54,264.28	156,903.76	
95	380.22	523.01	31,019.56	54,787.29	156,523.54	
96	381.48	521.75	31,401.04	55,309.04	156,142.06	
97	382.76	520.47	31,783.80	55,829.51	155,759.30	
98	384.03	519.20	32,167.83	56,348.71	155,375.27	
99	385.31	517.92	32,553.14	56,866.63	154,989.96	
100	386.60	516.63	32,939.74	57,383.26	154,603.36	
101	387.89	515.34	33,327.63	57,898.60	154,215.47	
102	389.18	514.05	33,716.81	58,412.65	153,826.29	
103	390.48	512.75	34,107.29	58,925.40	153,435.81	
104	391.78	511.45	34,499.07	59,436.85	153,044.03	
105	393.08	510.15	34,892.15	59,947.00	152,650.95	
106	394.39	508.84	35,286.54	60,455.84	152,256.56	
107	395.71	507.52	35,682.25	60,963.36	151,860.85	
108	397.03	506.20	36,079.28	61,469.56	151,463.82	
109	398.35	504.88	36,477.63	61,974.44	151,065.47	
110	399.68	503.55	36,877.31	62,477.99	150,665.79	
111	401.01	502.22	37,278.32	62,980.21	150,264.78	
112	402.35	500.88	37,680.67	63,481.09	149,862.43	
113	403.69	499.54	38,084.36	63,980.63	149,458.74	
114	405.03	498.20	38,489.39	64,478.83	149,053.71	
115	406.38	496.85	38,895.77	64,975.68	148,647.33	
116	407.74	495.49	39,303.51	65,471.17	148,239.59	
117	409.10	494.13	39,712.61	65,965.30	147,830.49	
118	410.46	492.77	40,123.07	66,458.07	147,420.03	
119	411.83	491.40	40,534.90	66,949.47	147,008.20	
120	413.20	490.03	40,948.10	67,439.50	146,595.00	
121	414.58	488.65	41,362.68	67,928.15	146,180.42	
122	415.96	487.27	41,778.64	68,415.42	145,764.46	
123	417.35	485.88	42,195.99	68,901.30	145,347.11	
124	418.74	484.49	42,614.73	69,385.79	144,928.37	
125	420.14	483.09	43,034.87	69,868.88	144,508.23	
126	421.54	481.69	43,456.41	70,350.57	144,086.69	
127	422.94	480.29	43,879.35	70,830.86	143,663.75	
128	424.35	478.88	44,303.70	71,309.74	143,239.40	
129	425.77	477.46	44,729.47	71,787.20	142,813.63	
130	427.18	476.05	45,156.65	72,263.25	142,386.45	
131	428.61	474.62	45,585.26	72,737.87	141,957.84	
132	430.04	473.19	46,015.30	73,211.06	141,527.80	
133	431.47	471.76	46,446.77	73,682.82	141,096.33	
134	432.91	470.32	46,879.68	74,153.14	140,663.42	

	Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
135	434.35	468.88	47,314.03	74,622.02	140,229.07	
136	435.80	467.43	47,749.83	75,089.45	139,793.27	
137	437.25	465.98	48,187.08	75,555.43	139,356.02	
138	438.71	464.52	48,625.79	76,019.95	138,917.31	
139	440.17	463.06	49,065.96	76,483.01	138,477.14	
140	441.64	461.59	49,507.60	76,944.60	138,035.50	
141	443.11	460.12	49,950.71	77,404.72	137,592.39	
142	444.59	458.64	50,395.30	77,863.36	137,147.80	
143	446.07	457.16	50,841.37	78,320.52	136,701.73	
144	447.56	455.67	51,288.93	78,776.19	136,254.17	
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145	449.05	454.18	51,737.98	79,230.37	135,805.12	
146	450.55	452.68	52,188.53	79,683.05	135,354.57	
147	452.05	451.18	52,640.58	80,134.23	134,902.52	
148	453.55	449.68	53,094.13	80,583.91	134,448.97	
149	455.07	448.16	53,549.20	81,032.07	133,993.90	
150	456.58	446.65	54,005.78	81,478.72	133,537.32	
151	458.11	445.12	54,463.89	81,923.84	133,079.21	
152	459.63	443.60	54,923.52	82,367.44	132,619.58	
153	461.16	442.07	55,384.68	82,809.51	132,158.42	
154	462.70	440.53	55,847.38	83,250.04	131,695.72	
155	464.24	438.99	56,311.62	83,689.03	131,231.48	
156	465.79	437.44	56,777.41	84,126.47	130,765.69	
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157	467.34	435.89	57,244.75	84,562.36	130,298.35	
158	468.90	434.33	57,713.65	84,996.69	129,829.45	
159	470.47	432.76	58,184.12	85,429.45	129,358.98	
160	472.03	431.20	58,656.15	85,860.65	128,886.95	
161	473.61	429.62	59,129.76	86,290.27	128,413.34	
162	475.19	428.04	59,604.95	86,718.31	127,938.15	
163	476.77	426.46	60,081.72	87,144.77	127,461.38	
164	478.36	424.87	60,560.08	87,569.64	126,983.02	
165	479.95	423.28	61,040.03	87,992.92	126,503.07	
166	481.55	421.68	61,521.58	88,414.60	126,021.52	
167	483.16	420.07	62,004.74	88,834.67	125,538.36	
168	484.77	418.46	62,489.51	89,253.13	125,053.59	
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169	486.38	416.85	62,975.89	89,669.98	124,567.21	
170	488.01	415.22	63,463.90	90,085.20	124,079.20	
171	489.63	413.60	63,953.53	90,498.80	123,589.57	
172	491.26	411.97	64,444.79	90,910.77	123,098.31	
173	492.90	410.33	64,937.69	91,321.10	122,605.41	
174	494.55	408.68	65,432.24	91,729.78	122,110.86	
175	496.19	407.04	65,928.43	92,136.82	121,614.67	
176	497.85	405.38	66,426.28	92,542.20	121,116.82	

	Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
177	499.51	403.72	66,925.79	92,945.92	120,617.31	
178	501.17	402.06	67,426.96	93,347.98	120,116.14	
179	502.84	400.39	67,929.80	93,748.37	119,613.30	
180	504.52	398.71	68,434.32	94,147.08	119,108.78	
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181	506.20	397.03	68,940.52	94,544.11	118,602.58	
182	507.89	395.34	69,448.41	94,939.45	118,094.69	
183	509.58	393.65	69,957.99	95,333.10	117,585.11	
184	511.28	391.95	70,469.27	95,725.05	117,073.83	
185	512.98	390.25	70,982.25	96,115.30	116,560.85	
186	514.69	388.54	71,496.94	96,503.84	116,046.16	
187	516.41	386.82	72,013.35	96,890.66	115,529.75	
188	518.13	385.10	72,531.48	97,275.76	115,011.62	
189	519.86	383.37	73,051.34	97,659.13	114,491.76	
190	521.59	381.64	73,572.93	98,040.77	113,970.17	
191	523.33	379.90	74,096.26	98,420.67	113,446.84	
192	525.07	378.16	74,621.33	98,798.83	112,921.77	
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193	526.82	376.41	75,148.15	99,175.24	112,394.95	
194	528.58	374.65	75,676.73	99,549.89	111,866.37	
195	530.34	372.89	76,207.07	99,922.78	111,336.03	
196	532.11	371.12	76,739.18	100,293.90	110,803.92	
197	533.88	369.35	77,273.06	100,663.25	110,270.04	
198	535.66	367.57	77,808.72	101,030.82	109,734.38	
199	537.45	365.78	78,346.17	101,396.60	109,196.93	
200	539.24	363.99	78,885.41	101,760.59	108,657.69	
201	541.04	362.19	79,426.45	102,122.78	108,116.65	
202	542.84	360.39	79,969.29	102,483.17	107,573.81	
203	544.65	358.58	80,513.94	102,841.75	107,029.16	
204	546.47	356.76	81,060.41	103,198.51	106,482.69	
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205	548.29	354.94	81,608.70	103,553.45	105,934.40	
206	550.12	353.11	82,158.82	103,906.56	105,384.28	
207	551.95	351.28	82,710.77	104,257.84	104,832.33	
208	553.79	349.44	83,264.56	104,607.28	104,278.54	
209	555.63	347.60	83,820.19	104,954.88	103,722.91	
210	557.49	345.74	84,377.68	105,300.62	103,165.42	
211	559.35	343.88	84,937.03	105,644.50	102,606.07	
212	561.21	342.02	85,498.24	105,986.52	102,044.86	
213	563.08	340.15	86,061.32	106,326.67	101,481.78	
214	564.96	338.27	86,626.28	106,664.94	100,916.82	
215	566.84	336.39	87,193.12	107,001.33	100,349.98	
216	568.73	334.50	87,761.85	107,335.83	99,781.25	
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217	570.63	332.60	88,332.48	107,668.43	99,210.62	

Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
218	572.53	330.70	88,905.01	107,999.13	98,638.09
219	574.44	328.79	89,479.45	108,327.92	98,063.65
220	576.35	326.88	90,055.80	108,654.80	97,487.30
221	578.27	324.96	90,634.07	108,979.76	96,909.03
222	580.20	323.03	91,214.27	109,302.79	96,328.83
223	582.13	321.10	91,796.40	109,623.89	95,746.70
224	584.07	319.16	92,380.47	109,943.05	95,162.63
225	586.02	317.21	92,966.49	110,260.26	94,576.61
226	587.97	315.26	93,554.46	110,575.52	93,988.64
227	589.93	313.30	94,144.39	110,888.82	93,398.71
228	591.90	311.33	94,736.29	111,200.15	92,806.81
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229	593.87	309.36	95,330.16	111,509.51	92,212.94
230	595.85	307.38	95,926.01	111,816.89	91,617.09
231	597.84	305.39	96,523.85	112,122.28	91,019.25
232	599.83	303.40	97,123.68	112,425.68	90,419.42
233	601.83	301.40	97,725.51	112,727.08	89,817.59
234	603.84	299.39	98,329.35	113,026.47	89,213.75
235	605.85	297.38	98,935.20	113,323.85	88,607.90
236	607.87	295.36	99,543.07	113,619.21	88,000.03
237	609.90	293.33	100,152.97	113,912.54	87,390.13
238	611.93	291.30	100,764.90	114,203.84	86,778.20
239	613.97	289.26	101,378.87	114,493.10	86,164.23
240	616.02	287.21	101,994.89	114,780.31	85,548.21
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241	618.07	285.16	102,612.96	115,065.47	84,930.14
242	620.13	283.10	103,233.09	115,348.57	84,310.01
243	622.20	281.03	103,855.29	115,629.60	83,687.81
244	624.27	278.96	104,479.56	115,908.56	83,063.54
245	626.35	276.88	105,105.91	116,185.44	82,437.19
246	628.44	274.79	105,734.35	116,460.23	81,808.75
247	630.53	272.70	106,364.88	116,732.93	81,178.22
248	632.64	270.59	106,997.52	117,003.52	80,545.58
249	634.74	268.49	107,632.26	117,272.01	79,910.84
250	636.86	266.37	108,269.12	117,538.38	79,273.98
251	638.98	264.25	108,908.10	117,802.63	78,635.00
252	641.11	262.12	109,549.21	118,064.75	77,993.89
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253	643.25	259.98	110,192.46	118,324.73	77,350.64
254	645.39	257.84	110,837.85	118,582.57	76,705.25
255	647.55	255.68	111,485.40	118,838.25	76,057.70
256	649.70	253.53	112,135.10	119,091.78	75,408.00
257	651.87	251.36	112,786.97	119,343.14	74,756.13
258	654.04	249.19	113,441.01	119,592.33	74,102.09
259	656.22	247.01	114,097.23	119,839.34	73,445.87

Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
260	658.41	244.82	114,755.64	120,084.16	72,787.46
261	660.61	242.62	115,416.25	120,326.78	72,126.85
262	662.81	240.42	116,079.06	120,567.20	71,464.04
263	665.02	238.21	116,744.08	120,805.41	70,799.02
264	667.23	236.00	117,411.31	121,041.41	70,131.79
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265	669.46	233.77	118,080.77	121,275.18	69,462.33
266	671.69	231.54	118,752.46	121,506.72	68,790.64
267	673.93	229.30	119,426.39	121,736.02	68,116.71
268	676.17	227.06	120,102.56	121,963.08	67,440.54
269	678.43	224.80	120,780.99	122,187.88	66,762.11
270	680.69	222.54	121,461.68	122,410.42	66,081.42
271	682.96	220.27	122,144.64	122,630.69	65,398.46
272	685.24	217.99	122,829.88	122,848.68	64,713.22
273	687.52	215.71	123,517.40	123,064.39	64,025.70
274	689.81	213.42	124,207.21	123,277.81	63,335.89
275	692.11	211.12	124,899.32	123,488.93	62,643.78
276	694.42	208.81	125,593.74	123,697.74	61,949.36
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277	696.73	206.50	126,290.47	123,904.24	61,252.63
278	699.05	204.18	126,989.52	124,108.42	60,553.58
279	701.38	201.85	127,690.90	124,310.27	59,852.20
280	703.72	199.51	128,394.62	124,509.78	59,148.48
281	706.07	197.16	129,100.69	124,706.94	58,442.41
282	708.42	194.81	129,809.11	124,901.75	57,733.99
283	710.78	192.45	130,519.89	125,094.20	57,023.21
284	713.15	190.08	131,233.04	125,284.28	56,310.06
285	715.53	187.70	131,948.57	125,471.98	55,594.53
286	717.91	185.32	132,666.48	125,657.30	54,876.62
287	720.31	182.92	133,386.79	125,840.22	54,156.31
288	722.71	180.52	134,109.50	126,020.74	53,433.60
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289	725.12	178.11	134,834.62	126,198.85	52,708.48
290	727.54	175.69	135,562.16	126,374.54	51,980.94
291	729.96	173.27	136,292.12	126,547.81	51,250.98
292	732.39	170.84	137,024.51	126,718.65	50,518.59
293	734.83	168.40	137,759.34	126,887.05	49,783.76
294	737.28	165.95	138,496.62	127,053.00	49,046.48
295	739.74	163.49	139,236.36	127,216.49	48,306.74
296	742.21	161.02	139,978.57	127,377.51	47,564.53
297	744.68	158.55	140,723.25	127,536.06	46,819.85
298	747.16	156.07	141,470.41	127,692.13	46,072.69
299	749.65	153.58	142,220.06	127,845.71	45,323.04
300	752.15	151.08	142,972.21	127,996.79	44,570.89

Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
301	754.66	148.57	143,726.87	128,145.36	43,816.23
302	757.18	146.05	144,484.05	128,291.41	43,059.05
303	759.70	143.53	145,243.75	128,434.94	42,299.35
304	762.23	141.00	146,005.98	128,575.94	41,537.12
305	764.77	138.46	146,770.75	128,714.40	40,772.35
306	767.32	135.91	147,538.07	128,850.31	40,005.03
307	769.88	133.35	148,307.95	128,983.66	39,235.15
308	772.45	130.78	149,080.40	129,114.44	38,462.70
309	775.02	128.21	149,855.42	129,242.65	37,687.68
310	777.60	125.63	150,633.02	129,368.28	36,910.08
311	780.20	123.03	151,413.22	129,491.31	36,129.88
312	782.80	120.43	152,196.02	129,611.74	35,347.08
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313	785.41	117.82	152,981.43	129,729.56	34,561.67
314	788.02	115.21	153,769.45	129,844.77	33,773.65
315	790.65	112.58	154,560.10	129,957.35	32,983.00
316	793.29	109.94	155,353.39	130,067.29	32,189.71
317	795.93	107.30	156,149.32	130,174.59	31,393.78
318	798.58	104.65	156,947.90	130,279.24	30,595.20
319	801.25	101.98	157,749.15	130,381.22	29,793.95
320	803.92	99.31	158,553.07	130,480.53	28,990.03
321	806.60	96.63	159,359.67	130,577.16	28,183.43
322	809.29	93.94	160,168.96	130,671.10	27,374.14
323	811.98	91.25	160,980.94	130,762.35	26,562.16
324	814.69	88.54	161,795.63	130,850.89	25,747.47
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325	817.41	85.82	162,613.04	130,936.71	24,930.06
326	820.13	83.10	163,433.17	131,019.81	24,109.93
327	822.86	80.37	164,256.03	131,100.18	23,287.07
328	825.61	77.62	165,081.64	131,177.80	22,461.46
329	828.36	74.87	165,910.00	131,252.67	21,633.10
330	831.12	72.11	166,741.12	131,324.78	20,801.98
331	833.89	69.34	167,575.01	131,394.12	19,968.09
332	836.67	66.56	168,411.68	131,460.68	19,131.42
333	839.46	63.77	169,251.14	131,524.45	18,291.96
334	842.26	60.97	170,093.40	131,585.42	17,449.70
335	845.06	58.17	170,938.46	131,643.59	16,604.64
336	847.88	55.35	171,786.34	131,698.94	15,756.76
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337	850.71	52.52	172,637.05	131,751.46	14,906.05
338	853.54	49.69	173,490.59	131,801.15	14,052.51
339	856.39	46.84	174,346.98	131,847.99	13,196.12
340	859.24	43.99	175,206.22	131,891.98	12,336.88
341	862.11	41.12	176,068.33	131,933.10	11,474.77
342	864.98	38.25	176,933.31	131,971.35	10,609.79

Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
343	867.86	35.37	177,801.17	132,006.72	9,741.93
344	870.76	32.47	178,671.93	132,039.19	8,871.17
345	873.66	29.57	179,545.59	132,068.76	7,997.51
346	876.57	26.66	180,422.16	132,095.42	7,120.94
347	879.49	23.74	181,301.65	132,119.16	6,241.45
348	882.43	20.80	182,184.08	132,139.96	5,359.02
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349	885.37	17.86	183,069.45	132,157.82	4,473.65
350	888.32	14.91	183,957.77	132,172.73	3,585.33
351	891.28	11.95	184,849.05	132,184.68	2,694.05
352	894.25	8.98	185,743.30	132,193.66	1,799.80
353	897.23	6.00	186,640.53	132,199.66	902.57
354	*902.57	3.01	187,543.10	132,202.67	0.00

*The final payment has been adjusted to account for payments having been rounded to the nearest cent.